

COMMISSIONERS APPROVAL

GRANDSTAFF *CG*

ROKOSCH

CHILCOTT *g*

DRISCOLL *RD*

IMAN *JR*

PLETTENBERG (Clerk & Recorder)

Date.....January 27, 2009

Members Present..... Commissioner Carlotta Grandstaff, Commissioner Jim Rokosch, Commissioner Greg Chilcott, Commissioner Kathleen Driscoll and Commissioner J.R. Iman

Minutes: Beth Perkins

► The Board met for a mid year policy review for property/liability and Worker's Compensation with MACo Trust Administrator Greg Jackson. Present were Civil Counsel Dan Browder, Fred Thomas from Western States Insurance, and Human Resource Director Robert Jenni.

Greg Jackson reviewed the estimated required reserves for losses. He then discussed the total liabilities and equity for the County. He stated it looks like there will be a surplus and will be offering options to the trustees.

Fred reviewed the number of claims for Ravalli County and what categories they break down into such as auto collision and auto comprehensive. He stated the majority of claims are within errors and omissions.

Greg discussed thermal cameras used to indicate the wear of electrical wiring for buildings. He stated by engineer opinion, the wiring may be good now but not in five years so it would be a question of replacing the wiring or find a new building or MACo will not insure it.

Greg stated there are four areas to look at to revise the policy. One is to provide coverage/defense for floodplain management and manager. He stated typically when a complaint is filed against an elected official; they have to stand in front of the Standards Board. They are not covered. He stated MACo had requests to provide limited defense for those who have to stand before the Standards Board. The other has to do with the clarification of the word zoning as in voluntary zoning districts. They do not want to

provide coverage for conservation zoning. Airports now have the authority to zone around the airport and MACo would provide coverage for it. Ravalli County will be getting a new revised endorsement.

Commissioner Driscoll questioned the coverage for County parks. Greg replied County parks would be insured for liability. Fred added the Ravalli County Park Board is also insured. Victor has their own park district and is insured with a different policy. He stated other park districts would have their own coverage as well, not under the County umbrella.

Greg discussed non-monetary claims with defense requirements. He stated most of them are conservation claims. He stated they are reviewing that type of coverage and it would be optional. Civil Counsel Dan Browder asked if the non-monetary trumps the errors and omissions coverage. Greg replied yes, for example with land use claims.

► Commissioner Driscoll attended the Bitterroot Workforce CMT meeting at Missoula Job Service in the afternoon.

► The Board met for a mid year budget review with Internal Auditor Klarryse Murphy in the afternoon.